

# Spectrum Card gives you the power of your own Visa.

## Shop where you want. Get cash when you need it.

Your Spectrum Card is accepted at millions of locations and gives you access to cash at over 945,000 ATMs.

You'll receive a monthly statement to help you keep track of your expenses. You can also access your account information 24 hours a day by phone, or online at [www.spectrumcardmyaccount.com](http://www.spectrumcardmyaccount.com).

Use the Spectrum Card Visa at:

- Children's Stores
- Gas Stations
- Restaurants
- Dental Offices
- Retail Stores
- Online Stores
- Grocery Stores
- Child Care Centers
- Medical Offices
- Pharmacies
- Travel Agencies
- Mail Order Catalogs



## Order your Spectrum Card today! No approval required! Just complete the enrollment certificate below.



For more information, call the  
Alabama Central Disbursements Division  
at (877) 774-9513.

Mail the Enrollment Certificate to:  
ASO  
BH3307  
250 Riverchase Parkway East,  
Birmingham, AL 35244

## You automatically qualify. No credit check required.

Follow these steps to get your card:

- 1. Fill out the attached enrollment certificate.** Sign and date the certificate, and then mail it back in the enclosed envelope.
- 2. Watch the mail.** Your card should arrive in a plain white envelope in about seven days. Activate your card by calling the toll-free number on the sticker on front of the card.
- 3. Start using your card.** Future child support payments will be loaded automatically to your new card. Use it at grocery stores, gas stations, restaurants, department stores, pharmacies, child care centers, and to pay many bills. Get cash when you need it at more than 945,000 Visa/PLUS® ATMs, and get cash-back with purchase at many grocery stores.

The Spectrum Card Visa is issued by AmSouth.



## Spectrum Card Enrollment Certificate

Name (please print) \_\_\_\_\_  
First Middle Initial Last

Mailing Address \_\_\_\_\_ Apt. # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Home Phone (\_\_\_\_) \_\_\_\_\_ Daytime Phone (\_\_\_\_) \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Social Security Number (required) \_\_\_\_\_-\_\_\_\_-\_\_\_\_ Your Mother's Maiden Name (required) \_\_\_\_\_

**Please select any four numbers to be used when you activate your card (required)** \_\_\_\_ \_

Please provide your case number as listed on your check stub (required)

County Prefix Year Eight Digits Including Point Number

By signing this form, I authorize the Alabama Central Disbursements Division (State Agency) to share with AmSouth Bank, (Bank), all of the information I provide on this application. The State Agency will share this information with the Bank for the purpose of establishing a Spectrum Card Visa for me at the Bank and to process my child support payments to the Bank. I authorize the State Agency to deposit my child support payments to this card. This action cancels and replaces any direct-deposit agreement I currently have in place with the State Agency. Upon authorization of my account with the Bank, I agree to be bound by the Cardholder Agreement that I will receive with my card.

Signature (required) \_\_\_\_\_ Date (required) \_\_\_\_\_

# Cardholder Instructions And Fee Schedule

## PLEASE READ

*Logon to the MyAccount website at [www.spectrumcardmyaccount.com](http://www.spectrumcardmyaccount.com)*

**Card MUST be activated prior to use**

**CALL 1 – 8 6 6 – 2 4 2 – 4 0 0 1**

**Customer Service**

**CALL 1 – 8 6 6 – 2 4 2 – 4 0 0 1**

### Steps to Use Card

- 1. Call to confirm receipt.**  
You must call 1-866-242-4001 to activate your card. The card is protected and cannot be used until the call is made.
- 2. Get your PIN Code.**  
You will receive a secret Personal Identification Number (PIN) when you call to activate your card. Do not give the PIN to anyone else or write it on the back of your card.
- 3. Use your card.**  
Your card is ready to use at all merchants and ATMs accepting Visa®.
- 4. Fees for the card.**
  - The first ATM withdrawal per payment period is **FREE** at any AmSouth Bank ATM.
  - ATM withdrawals following the first ATM withdrawal are \$2.00 – even at AmSouth Bank.
  - Other banks may charge an additional ATM convenience fee – even on the first ATM withdrawal.
  - Branch withdrawals cost \$5.00, even at AmSouth Bank.
  - There is not a fee for making a purchase or receiving cash back from a merchant.
  - There is a fee of \$15.00 per transaction for withdrawing more than the funds available.
  - A replacement card costs \$5.00.
  - To have a replacement card delivered overnight, there will be an additional charge of \$25.00.
  - If you choose to change your PIN when you call to activate your card, there is a fee of \$0.75.
  - There is no charge for a balance inquiry at an AmSouth ATM. The owner/operator of a non-AmSouth ATM may charge a fee for an ATM balance inquiry.
  - The first four calls per month (by statement cycle) to the automated Voice Response Unit (VRU) are free; there is a fee of \$1.00 per call for the fifth call and above.
  - The first two calls per month (by statement cycle) where you opt out on the VRU to speak to a Live Agent are free; there is a fee of \$2.50 per call for the third call and above.
  - You could be charged a \$2.00 monthly maintenance fee for your card. Your funds Provider should notify you if you are to be assessed this monthly fee.
  - There is a \$5.00 annual card fee that will be assessed when your card is first setup, and on your anniversary date thereafter.
  - If your card becomes inactive for 90 consecutive days, you will be assessed a \$2.50 inactivity fee per month.
  - There is no charge to access information via the MyAccount website at [www.spectrumcardmyaccount.com](http://www.spectrumcardmyaccount.com).

### Making a Purchase

- 1. Confirm that the merchant accepts Visa®.**  
Almost all stores do, and should have a sign in the window or a Visa® sticker on the register.
- 2. Present your card for payment.**  
You or the merchant will swipe the card through an authorization machine. Press the “credit” button unless you want cash back. To get cash back, press the “debit” button, enter your Personal Identification Number (PIN) and the amount of cash you want to receive. Your PIN is the secret code you receive when you activate your card. Your purchase will be approved if you have sufficient funds on your Spectrum Card.
- 3. Sign the merchant’s purchase receipt.**

The merchant will ask you to sign a paper receipt if you did not get cash back. Look at the amount on the receipt to see if it is correct before signing, since this is the purchase amount that will be subtracted from your Spectrum Card account. After you have signed the receipt, the merchant will keep the original and you will receive a copy for your records.

**4. Record your purchase.**

Copy the purchase amount and date from your receipt in your personal register. To find out how much cash is available following your last purchase, subtract the purchase amount from the last balance in your personal register.

**5. Card Authorization.**

In conducting certain transactions with your card an authorization will be obtained by the Merchant or placed by us for the potential amount of your transaction. This authorization amount may be greater than the actual amount of your purchase and the authorization amount will be withheld from your Spectrum Card balance until the actual amount of your purchase is posted by the Merchant. For transactions involving use of your Spectrum Card directly at gasoline pumps, an authorization for \$30.00 will be held from the balance of your Spectrum Card before you are allowed to conduct the transaction. Please refer to Section 4 of your Spectrum Card agreement for further information on Authorization procedures.

<b>Using an ATM</b>
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**1. Insert your card.**

Insert your card in the ATM. There is usually a picture printed near the card slot that shows which side of the card to insert.

**2. Follow the steps on the screen.**

First, you are often given a choice of instructions in English or Spanish. Follow the instructions for entering your Personal Identification Number (PIN) and selecting the amount of cash that you want to withdraw. If you use an ATM not operated by AmSouth Bank, you may be charged a convenience fee.

**3. Take your cash, card and receipt.**

After you have entered the amount of cash you want, the machine will dispense the cash (generally in \$20 bills), print a receipt for your records and return your card.

**4. Record your ATM withdrawal.**

Write the withdrawal amount and date from your receipt in your personal register. Don't forget to add to your withdrawal the amount of any fees we may charge or fees the ATM operator may charge for your withdrawal. To find out how much cash is available following your ATM withdrawal, subtract the withdrawal amount from the last balance in your personal register.

<i>Logon to the MyAccount website at <a href="http://spectrumcardmyaccount.com">spectrumcardmyaccount.com</a></i>
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